

Listing of Further Changes to Specification:

Page 1

Line 24 should read, "... investment portfolio is known as market portfolio."

Line 26 should read, "... investments in market portfolio ..."

Line 30 should read, "...return profile as that achievable by ..."

Line 31 should read, "... market portfolio ..."

Page 8

A portion of Lines 14 through 17 should be deleted. Delete "Using Modern Portfolio Theory (MPT) as the basis of its calculation, the central computer server 20 formulates an investment index, which is fundamental to constructing an optimized scenario portfolio." Replace the sentence with the following:

"The central computer server 20 retrieves data for return on market portfolio from its database server, constructed based on returns data on a plurality of investment style indices as an optimal portfolio. Said returns on a plurality of investment style indices are an optimal linear combination of securities, which belong to a plurality of asset classes as investment styles. At least the following six (6) basic domestic asset classes are considered.

1. Large cap growth
2. Large cap value
3. Mid cap growth
4. Mid cap value
5. Small cap growth
6. Small cap value

In addition, large cap index return is an optimal linear combination of large cap growth and large cap value; mid cap index return is an optimal linear combination of mid cap growth and mid cap value; small cap index return is an optimal linear

combination of small cap growth and small cap value. In the meantime, growth index return is an optimal linear combination of large cap growth, mid cap growth and small cap growth; and value index return is an optimal linear combination of large cap value, mid cap value and small cap value. Return on domestic market portfolios, which may resemble returns on S&P 500 or Dow Jones Industrial Average, would be an optimal linear combination of all investment style indexes. Similarly, an international capital market portfolio return is also anticipated.”

Page 10

Line 22 should read, “...investment style fund, R_I , an optimal”

Page 11

Line 3 should read, “ R_T can be further defined as”

Line 20 should read, “respect to ϕ ’s, proportion in which bonds and stock portfolios are combined to form an optimal asset allocation.”

Page 22

Line 5 should add the following phrases:

“... historic stock prices and company fundamental data as well as return on a plurality of investment style indices and market portfolio.”

Page 23

Line 17 should read, “More scalable due to cross platform ...”

Page 26

Line 1 should add the following sentence.

“A new way of constructing market portfolio is also suggested.”